

Fill in this information to identify your case and this filing:

Debtor 1	David First Name	Allen Middle Name	McVicker, Sr Last Name
Debtor 2 (Spouse, if filing)	Stephanie First Name	Ann Middle Name	McVicker Last Name
United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA			
Case number (if known)	1:22-bk-01888		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.
214A John Street, Hanover, PA 17331
Purchased 2016 \$115,000

York
County

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$110,000.00

Current value of the portion you own?
\$110,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Owner _____

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....**\$110,000.00**

Debtor 1 **David Allen McVicker, Sr**
Debtor 2 **Stephanie Ann McVicker**

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Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	Dodge	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	Journey	<input type="checkbox"/> Debtor 2 only		
Year:	2013	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	112,000	<input type="checkbox"/> At least one of the debtors and another	\$7,838.00	\$7,838.00
Other information:				
	2013 Dodge Journey SXT white (approx. 98,000 miles)	<input type="checkbox"/> Check if this is community property (see instructions)		
3.2.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	Kia	<input checked="" type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	Soul	<input type="checkbox"/> Debtor 2 only		
Year:	2019	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	24,000	<input type="checkbox"/> At least one of the debtors and another	\$12,166.00	\$12,166.00
Other information:				
	2019 Kia Soul base white (approx. 24,000 miles)	<input type="checkbox"/> Check if this is community property (see instructions)		

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → **\$20,004.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

4 beds, 5 dressers, 3 night stands, 2 sofas, chair, dining table and chairs, china closet, stove, refrigerator, microwave, washer, dryer, dishwasher, 2 end tables, coffee table, desk, vacuum, toy box, high chair, 4 lamps, pots, pans, dishes, linens, misc household goods

\$2,390.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

4 tvs, 2 cell phones

\$200.00

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

See continuation page(s).

\$450.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

See continuation page(s).

\$150.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

dog, cat

\$0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Give specific information.....

Sleep apnea machine

\$200.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$3,390.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash:

\$25.00

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Debtor 2 **Stephanie Ann McVicker**

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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1. Checking account: **Green Dot Checking account overdrawn** **\$0.00**

17.2. Other financial account: **Epi Card Other financial account** **\$0.00**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each

account separately. Type of account: Institution name:

401(k) or similar plan: **401(k) 11 U.S.C. §541 (c)(2) Excluded from the Bankruptcy Estate**

\$0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them

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26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific
information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific
information about them

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information
about them, including whether
you already filed the returns
and the tax years.....

Federal: _____

State: _____

Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance
company of each policy
and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Allstate home owners

\$0.00

The General car insurance

\$0.00

State Insurance health insurance

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information

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Debtor 2 **Stephanie Ann McVicker**

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33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim..... **class action suit against Philips CPAP machines**

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....



\$25.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe..

41. Inventory

☒ No

☐ Yes. Describe..

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42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Describe..... Name of entity: _____ % of ownership: _____

43. Customer lists, mailing lists, or other compilations

- ☒ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe.... _____

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes.... _____

48. Crops--either growing or harvested

- ☒ No
☐ Yes. Give specific
information..... _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes.... _____

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes.... _____

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific
information..... _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Debtor 1 **David Allen McVicker, Sr**
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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → **\$0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → **\$110,000.00**

56. Part 2: Total vehicles, line 5 **\$20,004.00**

57. Part 3: Total personal and household items, line 15 **\$3,390.00**

58. Part 4: Total financial assets, line 36 **\$25.00**

59. Part 5: Total business-related property, line 45 **\$0.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **+\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$23,419.00** Copy personal property total → **+\$23,419.00**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$133,419.00**

Debtor 1 **David Allen McVicker, Sr**
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11. Clothes (details):

Clothing	<u>\$150.00</u>
Clothing	<u>\$300.00</u>

12. Jewelry (details):

Wedding band, necklace, costume jewelry	<u>\$100.00</u>
Wedding band	<u>\$50.00</u>

Fill in this information to identify your case:

Debtor 1	David	Allen	McVicker, Sr
	First Name	Middle Name	Last Name
Debtor 2	Stephanie	Ann	McVicker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA			
Case number (if known)	1:22-bk-01888		

☒ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: 214A John Street, Hanover, PA 17331 Purchased 2016 \$115,000 Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$110,000.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Brief description: 2013 Dodge Journey (approx. 112,000 miles) 2013 Dodge Journey SXT white (approx. 98,000 miles) Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$7,838.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 **David Allen McVicker, Sr**
Debtor 2 **Stephanie Ann McVicker**

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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Copy the value from
Schedule A/B

Check only one box for
each exemption

Brief description: 2019 Kia Soul (approx. 24,000 miles) 2019 Kia Soul base white (approx. 24,000 miles) Line from <i>Schedule A/B</i> : <u>3.2</u>	<u>\$12,166.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
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Brief description: 4 beds, 5 dressers, 3 night stands, 2 sofas, chair, dining table and chairs, china closet, stove, refrigerator, microwave, washer, dryer, dishwasher, 2 end tables, coffee table, desk, vacuum, toy box, high chair, 4 lamps, pots, pans, dishes, linens, misc household goods Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$2,390.00</u>	<input checked="" type="checkbox"/> <u>\$2,390.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
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Brief description: 4 tvs, 2 cell phones Line from <i>Schedule A/B</i> : <u>7</u>	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
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Brief description: Clothing Line from <i>Schedule A/B</i> : <u>11</u>	<u>\$150.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
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Brief description: Clothing Line from <i>Schedule A/B</i> : <u>11</u>	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
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Brief description: Wedding band, necklace, costume jewelry Line from <i>Schedule A/B</i> : <u>12</u>	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
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Brief description: Wedding band Line from <i>Schedule A/B</i> : <u>12</u>	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
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Brief description: dog, cat Line from <i>Schedule A/B</i> : <u>13</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Copy the value from
Schedule A/B

Check only one box for
each exemption

Brief description:
Sleep apnea machine

Line from *Schedule A/B*: **14**

\$200.00	<input checked="" type="checkbox"/>	\$200.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(9)

Brief description:
Cash on hand

Line from *Schedule A/B*: **16**

\$25.00	<input checked="" type="checkbox"/>	\$25.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(5)

Brief description:
Green Dot Checking account overdrawn

Line from *Schedule A/B*: **17.1**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(5)

Brief description:
Epi Card Other financial account

Line from *Schedule A/B*: **17.2**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(5)

Brief description:
401(k) 11 U.S.C. §541 (c)(2) Excluded from the Bankruptcy Estate

Line from *Schedule A/B*: **21**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(10)(E)

Brief description:
Allstate home owners

Line from *Schedule A/B*: **31**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(7)

Brief description:
The General car insurance

Line from *Schedule A/B*: **31**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(7)

Brief description:
State Insurance health insurance

Line from *Schedule A/B*: **31**

\$0.00	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(7)

Brief description:
class action suit against Philips CPAP machines
(1st exemption claimed for this asset)

Line from *Schedule A/B*: **33**

Unknown	<input checked="" type="checkbox"/>	\$0.00
	<input type="checkbox"/>	100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(11)(D)

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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption</small>	Specific laws that allow exemption
Brief description: class action suit against Philips CPAP machines (2nd exemption claimed for this asset) Line from <i>Schedule A/B</i> : <u>33</u>	<u>Unknown</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Fill in this information to identify your case:

Debtor 1	<u>David</u>	<u>Allen</u>	<u>McVicker, Sr</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Stephanie</u>	<u>Ann</u>	<u>McVicker</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>MIDDLE DIST. OF PENNSYLVANIA</u>		
Case number (if known)	<u>1:22-bk-01888</u>		

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
☒ Yes. **Does Debtor 2 live in a separate household?**
☒ No
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

- ☐ No
☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

<u>Dependent's relationship to Debtor 1 or Debtor 2</u>	<u>Dependent's age</u>	<u>Does dependent live with you?</u>
<u>Daughter</u>	<u>14</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>12</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>2</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**
☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.
If not included in line 4:

4. \$893.00

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

4a. _____
4b. _____
4c. _____
4d. _____

Debtor 1 **David Allen McVicker, Sr**
Debtor 2 **Stephanie Ann McVicker**

Case number (if known) **1:22-bk-01888**

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$210.00
6b. Water, sewer, garbage collection	6b.	\$36.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify: _____	6d.	
7. Food and housekeeping supplies	7.	\$1,060.00
8. Childcare and children's education costs	8.	
9. Clothing, laundry, and dry cleaning	9.	\$250.00
10. Personal care products and services	10.	\$200.00
11. Medical and dental expenses	11.	\$151.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$550.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$100.00
14. Charitable contributions and religious donations	14.	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$90.00
15d. Other insurance. Specify: _____	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2019 Kia	17a.	
17b. Car payments for Vehicle 2 2013 Dodge	17b.	\$200.00
17c. Other. Specify: _____	17c.	
17d. Other. Specify: _____	17d.	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify: _____	19.	

Debtor 1 **David Allen McVicker, Sr**
Debtor 2 **Stephanie Ann McVicker**

Case number (if known) **1:22-bk-01888**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: _____ 21. **+** _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. <div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,040.00</div>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,040.00</div>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,339.44</div>
23b. Copy your monthly expenses from line 22c above.	23b. <div style="border: 1px solid black; padding: 2px; text-align: right;">-\$4,040.00</div>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <div style="border: 1px solid black; padding: 2px; text-align: right;">\$299.44</div>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.